

4. Disposition of conventional home purchase loan applications, by income and race of applicant, 1999

Percent distribution, by number of applications

Applicant income and racial or ethnic group ¹	Type of disposition				
	Approved	Denied	Withdrawn	File closed	Total
Less than 50					
American Indian/Alaskan Native	62.9	31.2	4.6	1.3	100
Asian/Pacific Islander	68.3	20.3	8.8	2.6	100
Black	40.2	50.3	7.2	2.3	100
Hispanic	49.1	43.1	6.0	1.9	100
White	51.7	42.4	4.8	1.1	100
50-79					
American Indian/Alaskan Native	63.8	28.6	5.7	1.9	100
Asian/Pacific Islander	76.2	13.3	8.1	2.4	100
Black	49.9	38.9	8.6	2.6	100
Hispanic	57.4	33.8	6.9	1.9	100
White	66.9	26.2	5.5	1.3	100
80-99					
American Indian/Alaskan Native	67.7	23.1	7.7	1.5	100
Asian/Pacific Islander	78.4	10.9	8.1	2.6	100
Black	54.4	33.4	9.4	2.8	100
Hispanic	61.7	28.0	8.0	2.2	100
White	73.9	18.5	6.1	1.4	100
100-119					
American Indian/Alaskan Native	70.4	19.3	8.3	2.0	100
Asian/Pacific Islander	79.2	9.8	8.4	2.5	100
Black	58.6	28.5	10.0	2.8	100
Hispanic	65.3	24.1	8.3	2.3	100
White	78.4	13.9	6.2	1.5	100
120 or more					
American Indian/Alaskan Native	74.1	14.4	9.0	2.5	100
Asian/Pacific Islander	79.8	8.9	8.6	2.7	100
Black	65.4	21.7	10.0	2.8	100
Hispanic	71.9	16.2	9.4	2.6	100
White	83.4	8.7	6.3	1.5	100

1. Applicant income shown as percentage of the median family income of the metropolitan statistical area in which the property related to the loan is located.

SOURCE. FFIEC, Home Mortgage Disclosure Act data.